

Information to identify the case:

Debtor 1	Julio Cesar Munoz	Social Security number or ITIN	xxx-xx-7571
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-28341-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Julio Cesar Munoz
aka Julio Cesar Munoz Angulo

12/8/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Julio Cesar Munoz
 Debtor

Case No. 17-28341-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Dec 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2017.

db	Julio Cesar Munoz, 821 2nd Pl #823, Plainfield, NJ 07060-2579
pp	+Jeffrey Delromero, Valentino Services LLC, 202 Watchung Ave., PO Box 5590, Plainfield, NJ 07061-5590
intp	+Selene Finance LP as servicing agent for Wilmington, 9990 Richmond, Suite 100, Houston, TX 77042-4559
517059802	Fortiva Home Improver, PO Box 10555, Atlanta, GA 30310-0555
517059803	New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331
517059804	PSE&G, Public Service, PO Box 14444, New Brunswick, NJ 08906-4444
517059809	Xfinity, PO Box 1577, Newark, NJ 07101-1577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 08 2017 22:35:18 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 08 2017 22:35:15 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517058781	EDI: CAPITALONE.COM Dec 08 2017 22:23:00 Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
517058782	EDI: CITICORP.COM Dec 08 2017 22:23:00 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
517059801	EDI: RCSFNBMARIN.COM Dec 08 2017 22:23:00 Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
517059805	+E-mail/Text: bkteam@selenefinance.com Dec 08 2017 22:34:42 Selene Finance, 9990 Richmond Ste. 400, South Houston, TX 77042-4546
517059806	EDI: TFSR.COM Dec 08 2017 22:23:00 Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
517059807	EDI: WFFC.COM Dec 08 2017 22:23:00 Wells Fargo, PO Box 94435, Albuquerque, NM 87199-4435
517059808	+EDI: WFFC.COM Dec 08 2017 22:23:00 Wells Fargo, Card Service, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2017 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com,	bkggroup@kmlawgroup.com	
Donald V. Biase	dbiase4236@gmail.com,	dbiase@iq7technology.com;dbiase4236@gmail.com
Joseph Peter Slawinski	on behalf of Interested Party	Selene Finance LP as servicing agent for
Wilmington Savings Fund Society, FSB,	d/b/a Christiana Trust,	as trustee for Normandy Mortgage
Loan Trust, Series 2016-2	JPS@VaranoLaw.com	
Rebecca Ann Solarz	on behalf of Creditor	Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com		
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 5